

Policy Overview

Prepared on : 04/29/2026

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Agency: RSC Insurance Brokerage, Inc.
 160 Federal St., 4th Floor
 Boston, MA 02110
 (617)330-5700

For: Gateway Estates Park Condominium Assn Inc
 35250 SW 177 Court Ste #223
 Homestead, FL 33034
Res: (305)247-8559
 gatewaystatesoffice@yahoo.com

Policy Type	Insurance Company	Policy Number	Policy Period	Total Cost
Commercial Property	Certain Underwriters at Lloyd's, Londor	AMAA0031941	3/26/2026 - 3/26/2027	10,954.45
General Liability	James River Insurance Co.	P0000006363	3/26/2026 - 3/26/2027	61,042.80
Workers Compensation	Technology Insurance Company	TWC4646990	8/11/2025 - 8/11/2026	0.00

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Applicant Information

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Applicant Information	Amount/Limits	Insurance Company	Policy Number	Policy Period	Premium
First Named Insured: Gateway Estates Park Condominium Assn Inc		Certain Underwriters at Lloyd's,	AMAA0031941	3/26/2026 - 3/26/2027	
First Named Insured: Gateway Estates Park Condominium Assn Inc		James River Insurance Co.	P000006363	3/26/2026 - 3/26/2027	
First Named Insured: Gateway Estates Park Condominium Association, Inc		Technology Insurance Company	TWC4646990	8/11/2025 - 8/11/2026	

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Additional Interest Schedule

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Name and Address	Description of Risk	Interest Type
Additional Interest # 1 Miami-Dade Policy Department 9105 NW 25th Street Miami, FL 33175	Line of Business General Liability Patrol the Condo - No Waiver or Hold Harmless	Additional insured
Additional Interest # 2 Nations Lending Corp ISAOA/ATIMA 4 Summit Park Drive Suite 200 Independence, OH 44131	Line of Business General Liability 30 Days NOC	Additional insured

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Summary of Insurance

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Coverage	Amount/Limits	Insurance Company	Policy Number	Policy Period	Premium
Commercial Property		Certain Underwriters at Lloyd's,	AMAA0031941	3/26/2026 - 3/26/2027	
Loc # 00001 Bldg # 00001 35250 SW 177 Court Homestead, FL 33034					
Clubhouse	459,981 2,500 Ded				
Valuation: Actual Cash Value Coins: 90					
Fence Coverage	3,077 2,500 Ded				
Valuation: Actual Cash Value Coins: 90					
Light	4,704 2,500 Ded				
Valuation: Actual Cash Value Coins: 90					
Personal Property	15,000 2,500 Ded				
Valuation: Actual Cash Value Coins: 90					
Access Gate	26,976 2,500 Ded				
Valuation: Actual Cash Value Coins: 90					
Swimming Pools	37,700 2,500 Ded				
Valuation: Actual Cash Value Coins: 90					

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Coverage	Amount/Limits	Insurance Company	Policy Number	Policy Period	Premium
Swimming Pools Pump& Equip Valuation: Actual Cash Value Coins: 90	4,704 2,500 Ded				
Security Camera Valuation: Actual Cash Value Coins: 90	10,000 2,500 Ded				
Playgrounds Valuation: Actual Cash Value Coins: 90	23,230 2,500 Ded				
Loc # 00001 Bldg # 00002 35250 SW 177 Court Homestead, FL 33034					
Business Personal Property Valuation: Actual Cash Value Coins: 90	3,077 2,500 Ded				
Loc # 00001 Bldg # 00003 35250 SW 177 Court Homestead, FL 33034					
Business Personal Property Valuation: ACV+9 Coins: 90	4,704 2,500 Ded				

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Coverage	Amount/Limits	Insurance Company	Policy Number	Policy Period	Premium
Loc # 00001 Bldg # 00004 35250 SW 177 Court Homestead, FL 33034 Business Personal Property Valuation: Actual Cash Value Coins: 90	26,976 2,500 Ded				
Loc # 00001 Bldg # 00005 35250 SW 177 Court Homestead, FL 33034 Business Personal Property Valuation: Actual Cash Value Coins: 90	37,700 2,500 Ded				
Loc # 00001 Bldg # 00006 35250 SW 177 Court Homestead, FL 33034 Business Personal Property Valuation: Actual Cash Value Coins: 90	4,704 2,500 Ded				
Loc # 00001 Bldg # 00007 35250 SW 177 Court Homestead, FL 33034 Business Personal Property Valuation: Actual Cash Value Coins: 90	10,000 2,500 Ded				

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Coverage	Amount/Limits	Insurance Company	Policy Number	Policy Period	Premium
Loc # 00001 Bldg # 00008 35250 SW 177 Court Homestead, FL 33034					
Business Personal Property Valuation: Actual Cash Value Coins: 90	23,230 2,500 Ded				
General Liability		James River Insurance Co.	P0000006363	3/26/2026 - 3/26/2027	
Each Occurrence	1,000,000 2,500 Ded				
Fire Damage	50,000				
General Aggregate	2,000,000				
Medical Expense	Excluded				
Personal & Advertising Injury	1,000,000				
Products/Completed Ops Aggregate	2,000,000				
Hired & Non-Owned Auto Liability	1,000,000				
A&B sublimit	100,000/400,000				
Workers Compensation		Technology Insurance Company	TWC4646990	8/11/2025 - 8/11/2026	
Part 1 - Workers Compensation States:	FL				
Part 2 - Employers Liability:					
WC & Employer's liability					
Each Accident Limit:	1,000,000				
Disease Policy Limit:	1,000,000				
Disease Each Employee:	1,000,000				
Deductible:					
Deductible Type:					
Applies To:					
Part 3 - Other States Included:	FL				

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Coverage	Amount/Limits	Insurance Company	Policy Number	Policy Period	Premium
Part 3 - Other States Excluded:	ND, OH, WA, WY				

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General Liability Classification Schedule

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Loc#	Classification	Class Code	Prem Basis	Exposure	Terr	Rate		Premium	
						Prem/OPS	Products	Prem/OPS	Products
Policy No: P0000006363 LOB: CGL									
00001	Lakes (1 lake 1.84 acres and the other lake is 3.4 acres)	45524	T		2				
00001	Shuffleboard Court	46671	T		1				
00001	Basketball Court	46671	T		1				
00001	Swimming Pool	48925	T		1				
00001	Clubhouse	41667	A		3900				
00001	Playground	46671	T		1				
00001	Condo Assoc.(Mobile Home Park)	62003	U		222				

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Workers Compensation Rating Schedule

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State/Loc#	Class	Category	Total Emp	Emp Part	Emp Full	Est Ann Renum	Rate	Est Ann Prem
Policy No: TWC4646990 LOB: WORK								
FL / 00001	9015	Condominiums or Cooperatives All Other Employ				56275	2.68	1,508.00
FL / 00001	9012	Condominiums or Cooperatives Professional Em				0	0.66	

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Workers Compensation Premise Schedule

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Location #	Building #	Address	Building Description
Policy No: TWC4646990 LOB: WORK			
00001		35250 SW 177 Court Homestead, FL 33034	

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Commercial Property - Premise Schedule

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Location #	Building #	Address	Building Description
Policy No: AMAA0031941 LOB:			
00001	00001	35250 SW 177 Court Homestead, FL 33034	Mobile Home Park (Condo Assoc.)
00001	00002	35250 SW 177 Court Homestead, FL 33034	
00001	00003	35250 SW 177 Court Homestead, FL 33034	
00001	00004	35250 SW 177 Court Homestead, FL 33034	
00001	00005	35250 SW 177 Court Homestead, FL 33034	
00001	00006	35250 SW 177 Court Homestead, FL 33034	
00001	00007	35250 SW 177 Court Homestead, FL 33034	
00001	00008	35250 SW 177 Court Homestead, FL 33034	

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